

An Appraisal of Public Relations Approaches in the Execution of Central Banks Anchor Borrowers' Programme in Taraba State

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Abstract

The launch of the Anchor Borrowers' Programme (ABP), by President Muhammadu Buhari in 2015 with the objective of creating a linkage between anchor companies involved in the processing of agricultural products and smallholder farmers (SHFs) came with its attendant challenges. Key among these challenges was the needed awareness to get farmers and other stakeholders in the agricultural value chain to key into the programme. In Taraba State, there were indications that a lot of farmers were unaware of the programme. This lack of awareness necessitated this study; *An Appraisal of Public Relations Approaches in the Execution of the Central Bank Anchor Borrowers Programme in Taraba State*. The study examines the public relations approaches used in the execution of the ABP in Taraba State and the impact of the strategies used. Two-way symmetrical model of public relations was adopted by the study. The study adopted qualitative research designs using interview as an instrument of data collection. Findings revealed that even though public relations were used, the strategies used were not enough to achieve the desired impact or result. The study therefore, concludes that public relations was not effectively utilized in the execution of the of the Central Bank Anchor Borrowers Programme in Taraba State. The study recommends that since Public Relations has proven to be an effective tool in awareness creation, it should be aggressively used by NIRSAL in creating awareness about the ABP in Taraba State. The study also recommends that public relations strategies such as community relations, media relations, and stakeholders' meetings, advertising, press releases, workshops and traditional communication among others should be adequately used and sustained by NIRSAL for more impactful result as far as ABP is concern in Taraba State

Keywords: Anchor Borrowers Programme, Central Bank of Nigeria, Public Relations

Introduction

Communication is the bedrock of every society; it is communication that allows for interaction and relations at all level. Public Relation is an aspect of communication that is integral to the existence of any organization thereby facilitating the organizations goals and projecting its image to both the organizations internal and external publics.

Public Relations has been a vital tool in the promotion of mutual understanding, healthy relationships and individual commitment to the attainment of organizational goals and

programmes. Ledingham and Bruning (2000) as cited in Chiakaan (2020) posits that Public Relations is one of the primary marketing communication tools widely used to create awareness, build relationships and achieve sales or adoption of views, products or services. This then implies that the importance of Public Relations in building relationships and facilitating the adoption of innovations, views, opinions, products and services cannot be overstressed.

Public Relations help to achieve the above mentioned through various approaches or strategies like media relations, newsletters, community relations, employee relations, sponsorships or partnerships, speaking engagements, business events, brochures and catalogues, advertorials among others. According to Grunig (2002) organizations need Public Relations' strategies for the same reasons they need marketing, sales and product development strategies because the desired outcome is too important to leave to chance, adding that Public Relations plans can either be short or long time depending on what the organization intends to achieve.

Over the years, many organizations both governmental and non-governmental have identified and explored Public Relations for the purpose of creating positive image, awareness and ensuring the attainment of positive goals: Worthy of note are the Structural Adjustment Programme (SAP), National Economic Empowerment and Development Strategy (NEEDS), the Millennium Development Goals (MDGs) and the 7-Point Agenda which constitute strategic efforts antecedent to the Nigerian Vision 20:2020 (NV 20:2020) which was introduced in 2010, and has as its vision statement to "by 2020, build a large, strong, diverse, sustainable and competitive economy that effectively harnesses the talents and energies of its people and responsibly exploits its natural endowments to guarantee a high standard of living and quality of life to its citizens".

Similarly, the Anchor Borrowers Programme which was introduced by the Central Bank of Nigeria (CBN), is leveraging on Public Relations and its strategies to get the Nigerian populace aware of the innovation which if adopted has the capacity to bring to limelight the diversification policy of the Federal Government.

According to the Anchor Borrowers Programme guideline as released by the Central Bank in their 2020 annual publication, the Central Bank of Nigeria (CBN) in line with its developmental function established the Anchor Borrowers' Programme (ABP). The Programme which was launched by President Muhammadu Buhari (GCFR) on November 17, 2015 is intended to create a linkage between anchor companies involved in the processing and smallholder farmers (SHFs)

of the required key agricultural commodities. The thrust of the ABP is the provision of farm inputs in kind and cash (for farm labour) to smallholder farmers to boost production of these commodities, stabilize inputs supply to agro processors and address the country's negative balance of payments on food. At harvest, the SHF supplies his/her produce to the Agro-processor (Anchor) who pays the cash equivalent to the farmer's account.

According to the report, the Programme evolved from consultations with stakeholders comprising Federal Ministry of Agriculture and Rural Development, State Governors, millers of agricultural produce, and smallholder farmers to boost agricultural production and non-oil exports in the face of unpredictable crude oil prices and its resultant effect on the revenue profile of Nigeria. The report equally said there shall be three models of administration of ABP based on the anchor arrangement namely: Private Sector-led, State windows and the Nigerian Incentive Based Risk-Sharing System for Agricultural Lending (NIRSAL). Under each model, a Project Management Team (PMT) shall be established to coordinate the implementation of the programme.

Today, Taraba State, just like many other states in the country have benefited from the anchor borrowers' programme since 2017 and according to the 2020 CBN bulletin, over ten thousand people have benefited from the programme between 2017 and 2019. However, with the enormous agricultural endowment in the state, one can say that much needs to be done in terms of educating the populace about the innovation of the ABP in order to achieve food security and the diversification policy of the Federal Government.

Statement of the Research Problem

The launch of the Anchor Borrowers' Programme (ABP), by President Muhammadu Buhari in 2015 with the objective of creating a linkage between anchor companies involved in the processing of agricultural products and smallholder farmers (SHFs) of the required key agricultural commodities such as rice, maize, poultry, sorghum, cassava, tomatoes and cotton, among other crops did not come without challenges, one of the major challenges is lack of awareness about the benefit of the programme to the farmers.

In Taraba State, there are indications that a lot of farmers are unaware of the programme and its workability despite the fact that the state is endowed with large arable land favorable for the cultivation of virtually all the crops on the ABP. This seemingly lack of awareness compare with states like Kogi and Kebbi where the programme has yielded huge success between 2017 and 2019 according to the Central Bank of Nigeria (CBN) bulletin (2015) has actually raised doubts about whether public relations were adequately applied in sensitizing Taraba farmers to key into the programme. This study therefore examines the public relations approaches or strategies used in the execution of the ABP in Taraba State.

Objectives of the Study

The broad objective of this study is to examine effectiveness of PR approaches used in the execution of the Anchor Borrowers Programme in Taraba State, specifically, the study will accomplish the following objectives:

- i. To identify specific Public Relations approaches or strategies used in the implementation of the CBN's Anchor Borrowers' Programme in Taraba State.
- ii. To determine the extent to which the Public Relations approaches are used in the execution of CBN's Anchor Borrowers' Programme in Taraba state
- iii. To ascertain the effectiveness of the Public Relations approaches used in the implementation of Anchor Borrowers' Programme in Taraba state.
- iv. To determine the level of impact of these approaches in the implementation of Anchor Borrowers Programme in Taraba state.

Research Questions

This study is guided by the following research questions;

- i. What are the Public Relations approaches used in the implementation of Anchor Borrowers Programme in Taraba State?
- ii. To what extend were the Public Relations approaches or strategies used in implementation of Anchor Borrowers' Programme in Taraba State?
- iii. How effective were the Public Relations approaches used in implementation of the programme in Taraba State?
- iv. What was the level impact of the Public Relations approaches used in the implementation of the Anchor Borrowers' Programme in Taraba state?

Conceptual Clarification

Public Relations

Public relation is a leadership and management function that helps to achieve organizational objectives, defines philosophy and facilitates organizational change. Public Relations practitioners communicate with all relevant internal and external publics to develop positive relationship between organizational goals and societal expectation. Public relation practitioners develop, execute and evaluate organizational programmes that promote the exchange of influence and understanding among an organization's constituent parts and publics (Latimore, Basking, Heiman & Toth, 2007).

Kotler and Armstrong (2012) opined that Public Relations facilitate the building of good relations with a company's various publics by obtaining favourable publicity, building up a good corporate image, and handling or heading off unfavourable rumours, stories, and events relating to such a company. While another working definition given by Obe and Adebayo (2010) describes Public

Relations as a distinctive management function which helps to establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organization and its publics. It involves the management of problem or issues; helps management to keep informed on and responsive to public opinion; defines and emphasizes the responsibility of management to serve the public interest; helps management keep abreast of an effectively utilize change, serving as an early warning system to help anticipate trends and uses research and sound ethical communication technique as its principal tool (Obe & Adebayo, 2010).

Fawkes (2003), while providing a background to the concept of public relations, noted that public relations is a complex and hybrid subject; it draws on theories and practices from many different fields, such as management, media, communication and psychology. Citing Harlow (1976), who scoured through 472 definitions of public relations to come up with a comprehensive definition of what public relations entails, Fawkes reproduces Harlow's definition thus:

Public relations is a distinctive management function which helps establish and maintain mutual lines of communication, understanding, acceptance and co-operation between an organization and its publics; involves the management of problems or issues; helps management to keep informed on and responsive to public opinion; defines and emphasizes the responsibility of management to serve the public interest; helps management keep abreast of and effectively utilize change, serving as an early warning system to help anticipate trends; and uses research and ethical communication techniques as its principal tools (Fawkes, 2003, p.4)

In his contribution to the concept of public relations Nwosu (1996, p.9) defines it as that management function that identifies the interest, needs, wants and expectations of the internal and external publics of an organization, on the other hand, and then works out a planned and systematic programme of action and communication, aimed at building mutual understanding, mutual respect, mutual recognition, peace and harmony between the organization and its publics to ensure mutual satisfaction, greater productivity and improve work ethics. This implies that public relations in an organization aim to create a healthy environment for its successful operation. This view has been strengthened by the Public Relations Society of America as cited in Chiakaan and Chile (2015), which states that:

Public relations help our complex, pluralistic society to reach decisions and functions more effectively among groups and institutions. It serves to bring private and public policies into harmony. Public relations serve a wide variety of institutions in society, such as voluntary institutions. To achieve their goals, these institutions must develop effective relationships with many different audiences or publics such as employees, members, customers, local communities, shareholders and other institutions, and society at large (Chiakaan & Chile 2015, p. 11).

From the above definitions, one thing that remained constant is the fact that Public Relations performs a management function which gives it the opportunity to influence policy or decision making since creating positive image or perception is one of its objectives.

The Central Banks Anchor Borrowers Programme

The Central Bank of Nigeria (CBN) in line with its developmental function established the Anchor Borrowers' Programme (ABP). The Programme which was launched by President Muhammadu Buhari (GCFR) on November 17, 2015 is intended to create a linkage between anchor companies involved in the processing and smallholder farmers (SHFs) of the required key agricultural commodities. The programme thrust of the ABP is the provision of farm inputs in kind and cash (for farm labour) to smallholder farmers to boost production of these commodities, stabilize inputs supply to agro processors and address the country's negative balance of payments on food. At harvest, the Smallholder Farmers (SHF) supplies his/her produce to the Agro-processor (Anchor) who pays the cash equivalent to the farmer's account.

The Programme evolved from the consultations with stakeholders comprising the Federal Ministry of Agriculture & Rural Development, State Governors, millers of agricultural produce, and smallholder farmers to boost agricultural production and non-oil exports in the face of unpredictable crude oil prices and its resultant effect on the revenue profile of Nigeria (Ogunyemi, 2019).

President Muhammadu Buhari had observed that the Central Bank of Nigeria CBN -initiated Anchor Borrowers' Programme (ABP) will lift thousands of small farmers out of poverty and generate millions of jobs for unemployed Nigerians. These words of hope and confidence have materialized in millions of naira in the pocket of many of Nigeria's peasant farmers of yesterday (Emeka, 2019).

The CBN's Anchor Borrowers' Programme which has emerged to become the most successful of all government intervention programmes in recent history was launched by President Buhari in 2015. It is one of the interventions programmes for sustainable economic growth of the CBN. In the president's remarks at the launching of the agricultural programme and flag-off of the 2015 dry season farming in Birnin-Kebbi, Kebbi State, the President frowned at the huge sums spent by Nigeria on the importation of food items that could be produced locally, stressing that Nigeria's N1 trillion importation bill at that time was not sustainable (Usman, 2017).

Prior to introduction of the ABP, allocation of foreign exchange to the importation of items such as rice, wheat, milk, tomato, fish, cotton and fertilizer among others, had contributed greatly to the depletion of the nation's foreign reserves, especially in the face of low oil revenue resulting from falling oil prices. The implication was rising unemployment and escalating food imports. This prompted the CBN, under the leadership of Godwin Emefiele to shift from concentrating only on price, monetary, and financial system stability to act as a financial catalyst in specific sectors of the economy particularly agriculture; in a bid to create jobs on a mass scale, improve local food production, and conserve scarce foreign reserves (Ogah, 2018).

The apex bank had set aside a portion of the N220billion Micro, Small and Medium Enterprises Development Fund to finance agricultural projects at a single digit interest rate of nine per cent. Chiefly among the aims was to create economic linkages between over 600,000 smallholder farmers and reputable large-scale processors with a view to increasing agricultural output and significantly improving capacity utilization of integrated mills.

The broad objective of the ABP is to create economic linkage between smallholder farmers and reputable large-scale processors with a view to increasing agricultural output and significantly improving capacity utilization of processors. Other objectives include:

- i. Increase banks' financing to the agricultural sector
- ii. Reduce agricultural commodity importation and conserve external reserves
- iii. Increase capacity utilization of agricultural firms
- iv. Create new generation of farmers/entrepreneurs and employment
- v. Deepen the cashless policy and financial inclusion
- vi. Reduce the level of poverty among smallholder farmers
- vii. Assist rural smallholder farmers to grow from subsistence to commercial production levels.

Public Relations Strategies and Tools in Attaining Goals by Organizations

Public Relations strategies and tools are vital in awareness creation by organizations and companies. Many organizations use the strategies in resolving conflicts and creating the necessary awareness to get the buy in of the public.

Igben (1997) highlighted the various public relations strategies being used all over the world in conflict management to include dialogue, mediation, traditional communication, media relation and arbitration. Chiakaan (2016, p.106) has agreed with Igen (1997) but has gone ahead to identify other public relations approaches as advocacy, advertising, news releases, feature articles, consultations, event management, press conference, sponsorships, invitations. Some of the approaches or strategies are hereby explained;

Traditional Communication: In Nigerian traditional society, the means of disseminating information varied from one ethnic group to another. In whatever form the traditional system is used to achieve its aim, it is undoubtedly a success factor in a developing society. The system serves not only as a source of information, but also education and entertainment to the people at the grassroot. Unfortunately, the general notion on traditional system of communication is that, they are outdated or better put, primitive. This same view often envisages traditional systems as being mutually antagonistic to what is generally known as modern systems of communication (Field, 1973).

Although the system may be old and different in their principles from the new systems advanced by technology, they remain what essentially sustain the information needs of the rural population. In traditional African society, information is disseminated through recognized officials, recognizable sounds, music signs and symbols. "The town crier" as the newsmen or newsvendors

are popularly called, combined all the information agencies in the performance of their duty. The tools employed in the course of disseminating information in the traditional environment varied from place to place, with their attendant problems affecting the development of the system. Omu (1978) classified the agencies of communication in pre-colonial Nigeria into two groups. They are the oral communication or informal transference media and the organized communication or formal transference media. The first category, that is the oral or informal communication, operated through informal contact, between individuals and persons, and did not go beyond the circulation or dissemination of rumours and “unofficial” information.

A primary example of oral communication media system is family visitation. It was common then as now to visit relations and friends in their homes and in the process, exchange the latest information, either from within the immediate community or beyond. Information dissemination was also enhanced by means of organized and spontaneous gatherings which were fairly frequent in Nigeria society. Examples are birth and burial ceremonies. These ceremonies have always attracted large congregations from far and near. As the ceremonies progressed amidst tears and wailing, the bereaved found time to exchange information particularly about people and events. The same cross-transference of ‘news’ took place when a new baby is born, and during village festivals, marriage, circumcision feasts, public meetings and traditional court sessions, moonlight gatherings etc. In all these, information was circulated. Trade was another informal media system in preliterate Nigerian society. Most communities had markets which did not only serve as centres of trade but also as principal agents of communication, information and recreation. The trading forum provided the most convenient opportunities to meet friends and kinsmen from far and near distances during which the traders exchanged news and other information. Some markets were also the terminal points of trade routes linking different parts of the country with neighbouring states. The caravans and traders who plied the routes helped to distribute information (Onuora, 1981).

The second category of traditional media referred to as formal transference media system, was concerned with the more systematized dissemination of information between the traditional administrative organ and the people (subjects). The means by which the traditional government reached out to her subjects varied from sounds, signs to symbol, and the central disseminator was the “town crier”. There are various traditional forms of communication in different parts of Nigeria which exist in Taraba State and can be used in creating awareness regarding the benefits of the ABP which public relations unit of the agency can use to reach out to farmers.

Media Relations: Media relations is the aspect of public relations which involves dealing directly with media workers, such as journalists, editors, and producers. Media relations practitioners seek to use their conducts within the media industry to disseminate client messages within news items.

Adequate communication is all that is required to guarantee peoples involving in any programme according to Hammed, Sridhar, and Wahab (2016). The mass media and the social media are indispensable in the discharge of PR campaign towards the achievement of mutual relationship,

understanding and acceptance of social, political, cultural, economic and environmental causes (Olayiwola, 2014). All the media are used by both Public Relations and non-Public Relations professionals to achieve individual and organizational goals (Mutungwe, 2016 cited in Ngwu, 2017).

Advocacy advertising: Corporations use advocacy advertising as part of public relations strategy designed to influence views on a particular issue, so that pressure is applied on stakeholders to make decisions that favour the aims and operations of the advertiser.

Collaboration: This involves the use of constructive dialogue by both parties involved in a conflict as means of finding solution to the problem. The interests of both parties are outlined and there is an effort to equitably satisfy all the interests to ensure amicable relationship.

Negotiation: This strategy involves a bargain process in which each party in the conflict seeks the absolute satisfaction of its own interest and conceding to any other option. In this strategy there a lot of power play since no party wants to lose in the process. In managing this conflict, a middle point is agreed upon and accepted by both parties. The eventual agreement entered into by both parties serves as the document that governs cooperation and relationship between the two parties.

Arbitration: In this strategy, both party parties submit their arguments and positions to a neutral party who is empowered to act as judge. Whatever judgment he pronounces; the parties are bound by law to accept it. By this strategy, one party wins while the other loses.

Similarly, Onabajo (2005) provided some Public Relations tools used in awareness creation and conflict management to include; News releases, publicity materials, workshops/seminars, feature articles, and advertising among others.

News release: A news release is simply an organization's news story written in a journalistic style; it is aimed at attracting favourable media coverage, which is meant to enhance the organization's reputation and build credibility with key publics. According to Offonry (1985) in Onabajo (2005), a news release should have three essential ingredients which are interest, brevity and clarity. It should be simple, straightforward and easy to understand. News releases help organizations to educate and enlighten the public on issues of concern.

Feature Articles: These are a special, complete piece of writing in newspapers or magazines that are often prominently displayed. They are written differently from news stories. Features can be written on a number of things, from profiles of the organization or its top executive to a human angle story on the ills of the society. Features can be used by organizations to inform, educate, and mobilize. It is also a channel for the organization to solidify its stance in the society or on certain issues.

Seminars and Workshops: Seminars and workshops are meetings of a group of people for intensive study on certain issues or some field of study. They are avenues for organization to share and transmit knowledge and to show their expertise on the selected themes or topics. It is

imperative that spokespersons of organizations be very good public speakers, because effective public relations demand first-rate communication skills.

Theoretical Framework

The study is anchored on the Two-Way Symmetrical Model. The two-way symmetrical model according to Grunig and Hunt (1984) argues that the public relations should serve as a line between an organization and its publics.

The term “symmetrical” is used because the model attempts to create a mutually beneficial relationship through effective communication. The two-way symmetrical model is deemed the most ethical model; one that organizations should aspire to use in their everyday tactics and strategies. Grunig’s symmetrical communication model seeks effective understanding between an organization and its publics, so that a mutually beneficial relationship can be attained.

Grunig’s idea of symmetrical communication was stimulated by Carter’s (1965) and Chaffee and McLeod’s (1968) conceptualization of co-orientation. The symmetrical model “proposed that individuals, organizations, and publics should use communication to adjust their ideas and behaviour to those of others rather than try to control how others think and behave. The two-way symmetrical model of public relations is relevant to this study. Its relevance lies in the fact that effective communication between an organization and its publics is the main concern of the theory. It is the believe of the theory that if an organization is able to make its publics understand its activities and products well, its publics will be more influenced to patronize its services or products. This implies that where communication is adequately and faithfully applied by managers of the ABP, farmers who are expected to benefit from the programme can not only be aware of it but they can be more persuaded to embrace it thereby making it a success.

Methodology

Research Design

This study adopted a qualitative approach where in-depth interview design was used. The rationale behind adopting in-depth interview is due to the method’s ability to allow intimate engagement with the respondents. Additionally, in-depth interview is suitable for obtaining detailed and comprehensive information from people who have considerable degree of knowledge and experience on the CBN’s Anchor Borrowers Programme. The above advantages of in-depth interview as a research method makes it suitable for this study. In this study, the population is 3,830 people drawn from rice farmers in Taraba State under the Anchor Borrowers’ Programme (ABP), members of the Project Monitoring Team (PMT) and community leaders in the identified Local Government Areas

Population of the Study

In this study, the population is 3,830 people drawn from rice farmers in Taraba State under the Anchor Borrowers’ Programme (ABP), members of the Project Monitoring Team (PMT) and community leaders in the identified Local Government Areas.

Sampling Technique and procedure

The researcher adopted purposive sampling. The rationale behind this decision was based on the fact that purposive sampling enables studies of this kind to focus on subjects on the basis of specific characteristics or qualities and eliminates those who fail to meet these criteria. This enabled the study intentionally concentrate on rice farmers who benefited from the Anchor Borrowers Programme and Members of the Project Monitoring Team (PMT) in Taraba State.

Method of Data Collection

This study solely relied on both primary and secondary data. The primary data were obtained from the field via the use interview sessions. In collecting the primary data. Conversely, the secondary data were collected from sources such as journals, textbooks, seminars, online publications and other relevant materials. Furthermore, the researcher was meticulous to retrieve data from only credible journals.

Method of Data Analysis

The Data gathered retrieved from the interview session were analyzed in thematic fashion in tandem with the research questions.

Data presentation

This section presents the data retrieved from the interview session. The presentation is done in thematic fashion in tandem with core objective of this study.

Public relation strategies used in creating awareness on ABP programme in Taraba State

The ABP in Taraba State according to key informant interview took off with sensitization lecture at ministry, department and agencies of government. Sensitization lectures and enlightenment campaigns were also held at NYSC orientation camp and other smaller unions informing them of the benefits of the scheme. Relatedly the Federal Ministry of Agriculture and Rural Development (FMARD) Jalingo office also held regular sensitization meetings with farmers' groups which were covered by the media in creating awareness about the programme.

A staff of the Nigerian Incentive-Based Risk System Sharing for Agricultural Lending (NIRSAL), in Jalingo office during the interview said;

Training and workshop for farmers in Taraba State under their respective cooperative association, engagement of traditional and religious leaders, and the distribution of NIRSAL Newsletters were strategies employed in creating awareness for the programme.

From the above, the ABP in Taraba State did not applied adequate public relations strategies as only newsletters, workshops, enlightenment campaigns and meeting with ministries officials and farmers groups as well as traditional/religious leaders were applied instead of robust engagement with the local farmers, and sustained engagement with the key publics through media relations,

press releases, community relations, mediation, one-on-one communication between ABP agents and farmers and other tools and strategies of public relations in awareness creation.

These strategies if properly applied could help in eliciting feedback, particularly, the use of one-on-one communication, and the mass media which is capable of sending out messages and information to a large audience simultaneously. These strategies could allow farmers to own the project and be part of the decision-making process regarding the implementation of the programme in their domains.

Impact of the Public Relations Strategies Employed in Creating Awareness about ABP in Taraba State.

Result from the key informant interview indicated that the strategies employed were not effective enough in making farmers in the state aware of its programme to some extent. Most of the interviewees said awareness was created but it was not adequately enough to make all the farmers in the study area to participate in the programme.

One of the informants said;

The most effective of the strategies used was community relations because there was face to face interaction with the people which give room for feedback. However, the social media and newsletters were not effective as most of the farmers lack the basic literacy skill and the rural communities do not have access to electronic gadgets that support social media usage.

Those interviewed said, though the impact as expected, it helped increased the number of people expressing interest to participate in the programme thereby, increasing the formation of Agro Geo Cooperative (AGCS) in the State.

According to them, though farmers in the rural areas did not embrace the purpose of the programme fully, those in urban areas understood the importance of the programme.

A staff of NIRSAL who was interviewed said;

By reducing the rate at which commercial banks exploit extends farmers in the interest charge on loan, and ensuring that farmers get their facilities directly from the government and the discovery of new market for the farmers to sell their produce, most literate farmers took advantage of the programme and even help in creating awareness about the programme within their networks.

Impact of Public Relations in Creating Awareness About ABP in Taraba State

The fundamental reason why organizations employ public relations to communicate and create awareness to their publics about their activities for patronage. It is believed that when awareness is created, the publics are equally persuaded to patronize the programme or activities of an organization. It is on the basis of this that this study attempted to find out whether public relations strategy by ABP have succeeded in making farmers aware of the programme, willing to participate

in it, thereby making the programme achieve its set up goals. Even though few of the interviewees felt the programme has not created the desired awareness to persuade farmers to embrace it, majority of the interviewee believed that the public relations strategy adopted by the ABP have to a large extent, succeeded in not only creating awareness about the ABP but it has made many farmers in Taraba State to embrace the programme. According to respondents in this category, many farmers as a result of the awareness, have collected loans which they have used in improving and expanding their farms. The programme according to some respondents has succeeded in lifting thousands of small farmers out of poverty; it has also succeeded in creating job opportunities to many in the state.

Challenges of the Anchor Borrowers Programme

Some of the challenges faced by this program were identified as, lack of adequate and timely supply of inputs, Justice Anyawu of Stanbic IBTC Bank said inadequate collateral, poor timing, and poor training. However, Mr. Kelvin Karami Rengshik added that delay in approval due to the bottleneck, late disbursement of funds and deployment of inputs, poor attitude of some farmers to adapt to changes or innovation were the noticeable challenges.

Similarly, Mr. Clement Shakson identified late disbursement of farming facilities, insecurity in the State, and lack of proper enlightenment on repayment plan.

Mr. Sulieman also identified traditional defaulters, lack of adequate supply of input on time and lack of awareness on the insurance cover as part of the challenges faced by the programme.

Discussion of Findings

This section provides an in-depth discussion from the findings of this study. The discussions are presented sequentially in tandem with the research objectives raised in the study.

Findings of this study reveal that there are specific extant public relations strategies or approaches that were adopted for the implementation of the Anchor Borrowers Programme in Taraba State. The findings of this study further revealed that sensitization lectures and enlightenment campaigns are the significant public relations strategies or approaches used in the implementation of CBN's ABP in Taraba State. However, findings of this study also revealed that the extent to which public relations approaches or strategies were used in the implementation of the Anchor Borrowers Programme was minimal hence unproductive. In other words, the strategies employed were not effective enough in making farmers in the state aware of the programme. The above findings imply that the level of awareness created through public relations in the implementation of the ABP was insignificant. The above findings are inconsistent with that Nmere, Okolo, Abugu, Alio, and Aneto (2020), who found in their study that public relations was used to a large extent in executing waste similar programme.

Another revelation made by the findings of this study is that the level of impact the public relations approaches have made in the implementation of the ABP in Taraba has been insignificant. The result indicated that there were low employment opportunities created in the agric value chain in

Taraba; the issue of food security especially in rice production has been poorly addressed through the ABP; the ABP in Taraba state has not significantly reduced the high incidence of poverty among farmers in the state. This could be because of the late disbursement and supply of inputs, which in turn leads to low return of payment of the loan. This finding disagrees with that of Boudreaux (2005), who found that the Public Relations practitioner's role did, however, have a significant influence on the levels of trust, commitment, satisfaction and control mutuality between the practitioner and the organization they represent. Lower response rates prevent confidence generalization of the results of this study to the entire population. Findings support the relational theory of Public Relations. Specifically, trust, commitment, satisfaction, and control mutuality influence the quality of the relationship between the Public Relations practitioner and the organization he or she works for. Public Relations practitioner roles, manager, or technician were also found to have a significant influence on the relationship. The rational model for organizational decision-making style also.

Conclusion

This study has examined public relations approaches adopted in the execution of Central Banks Anchor Borrowers' Programme in Taraba State. The Anchor Borrowers' Programme (ABP), is an initiative of the federal government aimed at lifting thousands of small farmers out of poverty and generating millions of jobs for unemployed Nigerians. But like any other new initiative, the programme especially in Taraba State took off with some challenges, key among the challenges being lack of awareness creation for the beneficiaries (farmers) to key into the programme. The study concludes that some public relations strategies and tools like enlightenment campaign, meetings, newsletters and social media were used by staff of NIRSAL in creating awareness about the programme, however, the strategies were not effective enough to get the buy in of farmers especially in the rural areas, hence the low impact of the strategies.

Recommendations

Based on the findings of the study, the following recommendations were made;

- i. The study recommends that public relations strategies such as community relations, media relations, and stakeholders' meetings as well as public relations tools like advertising, press releases, workshops and traditional communication among others should be adequately used and sustained by NIRSAL for more impactful result in creating awareness about ABP in Taraba State.
- ii. From the finding the researcher observed that there are some factors hampering the effectiveness of the Public Relations strategies in implementing the ABP. It is therefore strongly recommended that Central Bank should be geared towards addressing some of these challenges.
- iii. Since it has been established that the Public Relations strategies employed are facing problems, deliberate and sustained efforts should be made to check such problems.

- iv. The government should give adequate recognition and support to the Public Relations profession in view of the benefit accruable from its effective practice.
- v. Since it has been established that information creates knowledge and knowledge helps to shape opinion, then adequate communication infrastructural facilities should be put in place for organized clear-cut two-way communication flow of consistent nature, this will go a long way in fostering better relationships among different parastatals.

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